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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 19-025504

LOGS Legal Group LLP 14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054 (856) 793-3080 Kathleen M. Magoon - 040682010

ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

MARC ROBERT HUECK AND CARESSE PATTY ANN HUECK,

DEBTORS

Case No.: 19-12542-VFP

Judge: HONORABLE VINCENT F.

PAPALIA

Chapter: 13

The undersigned, Shapiro & DeNardo, LLC, attorneys for the Secured Creditor, Wells Fargo Bank, N.A., the holder of a Mortgage on Debtors' property located at 38 Overlook Avenue, Little Falls, NJ 07424, hereby objects to the Confirmation of the Debtors' proposed Modified Chapter 13 Plan, ECF # 86, on the following grounds:

- 1) Debtors' proposed Modified Chapter 13 Plan does not provide for the curing of the full amount of the mortgage arrearage accrued at the time of the Bankruptcy filing to Secured Creditor. Debtors' Plan proposes to pay Secured Creditor \$0.00. Secured Creditor is owed prepetition arrearage in the amount of \$1,840.86.
- 2) Debtors' proposed Modified Chapter 13 Plan does not provide for the Secured Creditor to receive distributions with a value equal to the allowed amount of its claims required by 11 U.S.C.1325(a)(5)(B)(ii).
- 3) Debtor's Proposed Chapter 13 Plan does not specifically state the amount of the ongoing monthly post-petition payments, which are currently \$102.27. Secured Creditor requires full monthly post-petition payments owed to Secured Creditor under the terms of the Note and Mortgage.

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4) Further, the Plan does not include this objecting Secured Creditor under any section of the Debtor's Bankruptcy Plan.

WHEREFORE, Wells Fargo Bank, N.A. respectfully requests that the Confirmation of Debtors' Modified Chapter 13 Plan be denied, and that the Debtor be required to file an Amended Chapter 13 Plan providing for full payment of arrears due to the Secured Creditor.

LOGS LEGAL GROUP LLP

By: /s/Kathleen M. Magoon Kathleen M. Magoon - 040682010 Elizabeth L. Wassall - 023211995

Dated: July 10, 2021

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Mount Laurel, NJ 08054	
(856) 793-3080	
Kathleen M. Magoon - 040682010	
ATTORNEYS FOR WELLS FARGO BANK, N.A.	
In Re:	Case No.: 19-12542-VFP
MARC ROBERT HUECK AND CARESSE PATTY ANN HUECK,	Judge: HONORABLE VINCENT F. PAPALIA
DEBTORS	Chapter: 13

CERTIFICATION OF SERVICE

Ι, _	Ryan Cartrette	the undersigned			
1.	represent the	in the above-captioned matter.			
	am the secretary/paralegal for Kathleen M. Magoon, Esquire and Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.				
	am the	in the above case and am representing myself.			
2.	On, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:				
	• Notice of 0	ojection to Confirmation			
3.	I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.				
		Signature			
D	Oated: <u>07/12/2021</u>	/s/ Ryan Cartrette Printed Name			

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Leonard Singer 36 Mountain View Blvd.		Hand-delivered
Wayne, NJ 07470		Regular Mail
		Certified mail/RR
		E-mail
		Notice of Electronic Filing (NEF)
		Other
Marie-Ann Greenberg		(as authorized by the court*)
30 Two Bridges Road		☐ Hand-delivered
Suite 330 Fairfield, NJ 07004		Regular Mail
1 anneta, 13 07004		☐ Certified mail/RR
		☐ E-mail
		☐ Other
		(as authorized by the court*)
Marc Robert Hueck and Caresse Patty Ann Hueck Debtors		Hand-delivered
38 Overlook Avenue		Regular Mail
Little Falls, NJ 07424		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court*)
		_
		Hand-delivered
		Regular Mail
		Certified mail/RR
		E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as outhorized by the court*)

^{*} May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.